REMARKS

The present response is to the Office Action mailed in the above-referenced case on 08/09/2007.

Examiner's Response to Arguments

1. Applicant's arguments filed 05/10/2007 have been fully considered but they are not persuasive.

Applicant's representative argues that the prior art fails to teach or suggest a software suite having a plurality of modules as recited in independent claim 1 and that Starr fails to teach the claimed invention particularly, features of claims 1 and 11, 20 and 16.

In response, the claims do not recite that the claimed modules are part or are within the software suite. The claims recite that "the data sources available for direct network-access comprising: "the plurality of modules being claimed, not that the software suite comprises the claimed plurality of modules. Even if the claims recite that the software suite comprises the claimed plurality of modules, the Examiner asserts that Starr does inherently teach these modules as would have been envisioned by the applicant because Starr obtains or retrieves various types of financial information from a plurality of different external data sources or business Web sites and stores these financial data in different modules or memory or subprograms for easy access, retrieval or data manipulation as these are inherent features of database techniques. Furthermore, when storing this information in different databases or data modules or subprograms, the objective is to exchange data among them so as to update, retrieve and share information among them. These are well known database techniques which are inherently applied in the system of Starr. Particularly, Starr states:

The server 14 may be supported by a commercially available server platform such as a Sun Sparc.TM. system running a version of the Unix operating system and running a server capable of connecting with, or exchanging data with, one of the subscriber systems 12. In the embodiment of FIG. 1, the server 14 includes a web server, such as the Apache web server or any

suitable web server. The web server component of the server 14 acts to listen for requests from subscriber systems 12, and to in response to such a request, resolves the request to identify a filename, script, dynamically generated data that can be associated with that request and to return the identified data to the requesting subscriber system 12. The operation of the web server component of server 14 can be understood more fully from Laurie et al., Apache The Definitive Guide, O'Reilly Press (1997). The server 14 may also include components that extend its operation to accomplish the integrated financial transactions described herein, and the architecture of the server 14 may vary according to the application. For example, the web server may have built in extensions, typically referred to as modules, to allow the server 14 to perform operations that facilitate the integrated financial transactions desired by a subscriber, or the web server may have access to a directory of executable files, each of which files may be employed for performing the operations, or parts of the operations, that implement the integrated financial transactions of the subscriber. Thus it will be understood that the server 14 may act as a financial transaction server according to the invention that configures the work station hardware supporting the server 14 to act as a system according to the invention".

The server 14 may couple to a database 16 that stores information representative of a subscriber's account, including information about the different financial service providers that the subscriber employs and information regarding the subscriber's accounts, including passwords, user accounts, user privileges and similar information. The depicted database 16 may comprise any suitable database system, including the commercially available Microsoft Access database, and can be a local or distributed database system. The design and development of database systems suitable for use with the system 10, follow from principles known in the art, including those described in McGovern et al., A Guide To Sybase and SQL Server, Addison-Wesley (1993). The database 16 can be supported by any suitable persistent data memory, such as a hard disk drive, RAID system, tape drive system, floppy diskette, or any other suitable system. The system 10 depicted in FIG. 1 includes a database device 16 that is separate from the server station platform 14, however, it will be understood by those of ordinary skill in the art that in other embodiments the database device 16 can be integrated into the server 14.

The server 14 may also couple to a plurality of financial service providers 18. In the depicted embodiment, the server 14 connects to the financial service providers via a

secure line, such as a leased telephone line. However, it will be apparent to those of ordinary skill in the art that other communication paths can be employed for exchanging data between the server 14 and the financial service providers 18. The financial service providers can be entities, or institutions that offer or support financial services to an individual or a business. For example, a financial service provider can include investment management firms that offer cash management accounts which combine check writing and debit card services with money market rates of interest and which are insured against loss or optionally value decline. Similarly, a financial service provider may include an electronic Bill Payment Service, such as the CheckFree.TM. service offered by the CheckFree Corporation, which provides the bill payment services and electronic billing services, and may include a Payroll Service, that allows a subscriber to submit its payroll online through its cash management account. Such services can also automatically pay and file taxes from this Account, One such service provider is Computer Resources, Inc. A financial service provider may be a 401(k) service that provides 401(k) plan management with online enrollment processes including process for setting up vesting schedules to matching programs, and with options to choose from a selection of mutual funds including for example Fidelity, Vanguard, and Janus.

Further service providers may include providers that allow a business or individual to accept credit cards as payment from customers and have the proceeds electronically deposited into the appropriate account, including accounts that will immediately begin earning money market rates. Another example of a financial service provider will include a Leasing Service, for example BankVest Capital Corp., that allows upgrading and adding equipment, handling seasonal fluctuations, addressing unexpected cash flow interruptions and take advantaging of unanticipated opportunities. Additionally, a financial service provider may include a credit service, such as the Advanta MasterCard.RTM. service."

Applicant's representative then argues that the Examiner has failed to address dependent claim 16. In response, Starr teaches generating a report. In the generation of a report, one or more of these data modules must be accessed for obtaining data or information for the preparation of the report. Thus, the control and report modules

available through the single interface must be capable of initiating service of at least one additional interface associated with an invoked module, otherwise, data would not be able to be accessed when an attempt to generate the report is made.

2. The 35 USC 101 rejection remains outstanding.

Applicant's Response

Applicant believes in item 2 above, the Examiner means to say; "The 35 U.S.C. 102 rejection remains outstanding.

Firstly, the statement by the examiner that the applicant does not claim that the modules are a part of the software suite is a bit hard to understand. The applicant claims a software suite installed on a computer appliance, comprising. The English language grammar of the preamble makes it abundantly clear that the applicant is claiming a software suite, running on a computer appliance, and the software suite comprises the modules listed as elements of the claim. The grammar is correct, and the meaning is clear.

Applicant respectfully disagrees with the Examiner's above statements regarding Starr. The Examiner is clearly adding subject matter to the art of Starr when interpreting teachings, which is not appropriate when establishing a prima facie case of anticipation. Additionally, the Examiner has specifically responded to only a small portion of applicant's arguments presented in the last response.

.   For example, applicant argued; "Applicant argues that Starr clearly fails to teach separate modules communicating with each other, as claimed. ..." Applicant points out clear misinterpretations of the art by the Examiner. Column 6, lines 12-52 merely teach that the system of Starr may connect to financial external services on the network wherein the user may instruct the system of Starr to perform services, which in turn, the system of Starr instructs the external services via Instruction Generator 44. Applicant argues that these external services are not modules within the software suite as claimed, Column 9, line 20 to col. 11, line 12 of Starr teach operations of Instruction generator 44. The broad portion of Starr, referenced by the Examiner, demonstrates how instructions are generated

from Instruction Generator 44 to outside services on behalf of the user. There is absolutely no teaching or suggestion in the art of Starr of providing a software suite incorporating separate software modules, as claimed. Starr provides a central Instruction Generator 44 for instructing all steps of all transactions taking place in the system."

Applicant also points out that the Instruction Generator 44 communicates with external service providers. There is no communication between software modules in the art of Starr.

The Examiner responds stating; "In response, the claims do not recite that the claimed modules are part or are within the software suite. The claims recite that "the data sources available for direct network-access comprising: "the plurality of modules being claimed, not that the software suite comprises the claimed plurality of modules."

Applicant herein inserts a 'comma' to clarify that the preamble comprises the modules as follows:

" A software suite installed on a computer appliance for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access, comprising:"

The Examiner continues; "Even if the claims recite that the software suite comprises the claimed plurality of modules, the Examiner asserts that Starr does inherently teach these modules as would have been envisioned by the applicant because Starr obtains or retrieves various types of financial information from a plurality of different external data sources or business Web sites and stores these financial data in different modules or memory or subprograms for easy access, retrieval or data manipulation as these are inherent features of database techniques. Furthermore, when storing this information in different databases or data modules or subprograms, the objective is to exchange data among them so as to update, retrieve and share information among them. These are well known database techniques which are inherently applied in the system of Starr."

Applicant argues that Starr fails to teach storing various types of financial information as claimed and used by the software modules in applicant's invention. The

data stored in Starr is specifically limited to service provider account access information (acct. numbers, user ID, etc.), communication path set up with service provider and completed transaction information. (col. 5, lines 58-63; col. 7, lines 15-20; col. 9, lines 2-26 and 47-52; col. 11, lines 48-56; col. 12, lines 18-22) Starr fails to teach storing various financial data in different modules or memory or subprograms for easy access, retrieval or data manipulation.

Applicant argues that the Examiner's broad and frequent use of what Starr "inherently" teaches is not legitimate in the present examination. The CCPA has clearly established that "inherency...may not be established by probabilities or possibilities. The mere fact that a certain thing *may* result from a given set of circumstances is not sufficient." (*In re* Oelrich, 666 F.2d 578, 581, 212 USPQ 323, 326 (C.C.P.A. 1981) That is, the missing element or function must *necessarily* result from the prior art reference. Applicant points out because Starr neglects to teach the various functions and functional modules as claimed, or storing types of information included in the functioning of the claimed modules, the 'inherency' argument used by the Examiner is insufficient to establish equivalence.

The Examiner states; "Applicant's representative then argues that the Examiner has failed to address dependent claim 16. In response, Starr teaches generating a report. In the generation of a report, one or more of these data modules must be accessed for obtaining data or information for the preparation of the report. Thus, the control and report modules available through the single interface must be capable of initiating service of at least one additional interface associated with an invoked module, otherwise, data would not be able to be accessed when an attempt to generate the report is made."

Applicant argues that what the Examiner espouses that the art of Starr "must be capable of" is grossly inaccurate. Starr teaches generating a report directly from 'receipt' information received from a service provider after a transaction is complete. (col. 9, lines 41-46) The art specifically teaches reports are generated at the time of completing a transaction, or transactions, as in bill pay feature or payroll. Starr teaches; "Upon completion of the payroll transaction the report generator 48 may process the receipt information provided by the CMA provider 28 and the payroll service provider 30 to

create a report of the transaction that may, optionally, be delivered to the subscriber 12."
(col. 9, line 66 to col. 10, line 3) Again, applicant argues that he Examiner is clearly
adding subject matter to the art of Starr that is not present.

Merit rejection under 35 U.S.C. 102(e):
Claims 1-9, 11-16 and 18-26 are standing for examination. Claims 1-8, 11-16 and 18-26
are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606)
hereinafter Starr.

Examiner's rejection

As per claims 1-8 and 11-26, Starr discloses the invention as claimed. Starr
discloses a system and method for integrating and consolidating information from a
plurality of financial systems or financial service providers into single accounting systems
and for reporting and transferring financial information in response to a user request. See
the abstract. The system enables a user to monitor, track and review financial
transactions. The system also comprises a software suite for enabling viewing and
manipulation of multiple categories of aggregated data compiled from a plurality of
external data sources and accessible through a single interface operated on a data-packet-
network, the data sources available for direct network-access. The system comprises a
plurality of modules, each module having a distinct display interface providing interactive
elements for a user to view and manipulate data from individual ones of the plurality data
sources. Applicant is directed to figure 2, column 2, line 50 to column 3, line 32.

The system further includes one or more of a calendar module having at least one
display interface for enabling viewing and manipulation of time and date sensitive
calendar data, a transaction module having at least one display interface for enabling
viewing and manipulation of financially oriented account data, a portfolio tracking
module having at least one interface for enabling viewing and manipulation of investment
oriented account data, a networth reporting module having at least one display interface
for displaying a solution oriented networth report compiled from the aggregated data, a
bill payment module having at least one display interface for enabling viewing and

initiation of payment action regarding current billing data and an account alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters. See column 6, line 12-52 and column 9 line 20 to column 11, line 12.

The system also includes means for providing additional display interfaces launchable form individual ones of the plurality of control report modules the display interfaces containing interactive links to utilities for configuring the aspects of data display and for ordering transactions through the modules and rendering the network interface vehicle accessible to the user operating a remote data access device connected to the network. Applicant is directed to columns 9-11 of Starr.

Users access the system via the INTERNET using a personal computer, Web page or browser. Starr further discloses a database reporting software for accepting input from the software interface through individual ones of the control and report modules and for performing calculations, and ordering transactions based on the received input. Applicant is directed to columns 9-11 of Starr.

The aggregated data are personalized to an accessing user and limited to display in a personalized interface. See column 10, line 66 to column 11, line 12.

Applicant's response:

Applicant reproduces independent claim 1 below as an aid in responding to the Examiner's rejection. Additionally, the balance of applicant's independent claims, 11 and 20 include similar limitations as those of claim 1 and are simultaneously argued on behalf of claim 1.

1. (Currently amended) A software suite installed on a computer appliance for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access, comprising:

a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data;

a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data;

a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data;

a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data;

a bill-payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data; and

an account-alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters;

wherein the data sources are external business Web sites where an individual user holds accounts requiring at least the individual's user name and password to access the data and the software modules are selectively interlinked and enabled to communicate with other modules exchanging data in such a way that the data incorporated in the software modules may be affected by actions performed in the other related modules, and the user is enabled to navigate and conduct transactions and reporting between the modules via the single user interface.

Applicant makes the general argument that the Examiner in this case is clearly investing prior art status in inventions that accomplish the same or a similar purpose as the invention in examination, rather than following the principle that it is the actual limitations of the claim that must be found in the art. The Examiner relies on extremely broad interpretations of Starr, perceived inherent teachings and simply inserts additional teachings into Starr, which are clearly absent, to serve the stated rejection. Although Starr may be teaching initiating financial transactions per instruction from a user, the architecture, functionality, procedure and components, as claimed in applicant's invention are clearly not taught in the art of Starr. A different system that accomplishes a similar purpose in a different way is not material art in a 102 rejection. Two different and patentable distinct inventions may certainly perform similar, or exactly the same

functions. Steam engines and internal combustion engines both provide motive power to a drive shaft. That does not make them patentably equivalent. The Examiner must deal with all of the claimed elements and functions of those elements of applicant's invention to establish a prima facie case of anticipation, not merely providing a small portion of similar functionality in a single art reference.

The Federal circuit states that, "anticipation requires the presence in a single prior art reference disclosure of each and every element of the claimed invention, as arranged in the claim." (Lindemann Machinenfabrik GmbH v. American Hoist & Derrick Co., 221 USPQ 481, 485 (Fed. Cir. 1984). Further the prior art reference must describe the applicant's claim sufficiently to place a person of ordinary skill in the field of the invention in possession of it. Although this disclosure requirement presupposes the knowledge of one skilled in the art of the claimed invention, that presumed knowledge does not grant a license to read into the prior art reference teachings that are not there. (Motorola, Inc. V. Interdigital Technology Corp., 43 USPQ 2d 1481, 1490 (Fed. Cir. 1997). Applicant clearly demonstrates in the present response that the Examiner has read into the prior art reference teachings that are not there.

Preamble:

A software suite installed on a computer appliance for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access, comprising:

Applicant argues that Starr fails to teach viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources. Starr merely teaches executing financial transactions between a cash account and a service provider. Starr does not view and manipulate multiple categories of aggregated data compiled from a plurality of external data sources, as claimed. The system of Starr provides one interface to a subscriber and the subscriber can select from the interface a financial transaction to perform, wherein the selected transaction involves a plurality of

sub-transactions, occurring between the system, and the involved financial service providers. (Abstract)

First element:

a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data;

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20 to column 11, line 12.

Applicant teaches a Calendar module 219 is provided with interface 211 and adapted to hold all of a user's pending data-sensitive information.(page 54, lines 13-14). Applicant argues Column 6, lines 12-52 merely teach that the system of Starr may connect to financial external services on the network wherein the user may instruct the system of Starr to perform services, which in turn, the system of Starr instructs the external services via Instruction Generator 44. Applicant argues that these external services, or service providers in Starr cannot read on modules within the software suite as claimed.

Column 9, line 20 to col. 11, line 12 of Starr teach operations of Instruction generator 44 including communications between service providers. In summary the broad portion of Starr, referenced by the Examiner, demonstrates how instructions are generated from Instruction Generator 44 to outside services on behalf of the user. Column 10 fairly teaches account initiation procedures in the system of Starr for new subscribers. There is absolutely no teaching or suggestion in the art of Starr of providing a software suite incorporating separate software modules including a calendar module, as claimed. Starr provides a central Instruction Generator 44 for instructing all steps of all transactions taking place in the system.

Applicant argues that the above portion of Starr is silent as to the teaching of a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data. Starr specifically teaches:

"As can be seen from FIG. 2, the server 14 acts as middleware that coordinates the operations of the financial service providers 28 and 30 to allow perform a compound or integrated financial transaction, that involves the services of both these service providers. Specifically, the server 14 is as a functional block diagram that includes a web server 40, an access control module 42, an instruction generator 44 and a report generator 48."(col. 6, lines 59-67)

Applicant points out that this teaching of Starr is the limit of "modules" taught in the entire disclosure. Starr fails to teach a calendar module, or any other type of calendaring in the system.

Second element:

a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data;

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20 to column 11, line 12.

Applicant teaches a Transaction Center module 221 is provided within interface 211 and adapted to list and summarize all of a user' s online and manually input transactions. (page 54, lines 14-16) Applicant argues that although Starr teaches giving instructions for transactions occurring at service providers, Starr does not give users direct access to SPs once logged in, the user is limited to selecting control functions from a Web page, (col. 11, lines 13-17). Therefore, Starr fails to teach a transaction module, as claimed.

Third element:

a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data;

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20 to column 11, line 12.

Applicant's system provides a Portfolio Tracker module 227 is provided within interface 211 and adapted to follow and report parameters related to the user's favorite stocks and other investment vehicles. (page 54, lines 23-25) Applicant argues that Starr fails to teach a portfolio tracking module. Starr teaches controlling a single core account that is utilized to provide funds for services such as bill pay and payroll. Starr does teach that a financial service provider can include investment management firms that offer cash management accounts which combine check writing and debit card services with money market rates of interest and which are insured against loss or optionally value decline, but this is merely a description of a core account in Starr, or an account providing funds for services at other SPs, for example bill pay or payroll, the investment management firm may provide portfolio services, but services provided at an external business Web site cannot read on internal functional software modules as disclosed and claimed in applicant's invention. (col. 6, lines 20-25)

Fourth element:
a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data;

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20 to column 11, line 12.

Applicant teaches a Net Worth module 215 uses the calculative and logic functions provided by database reporting engine 155 of Fig. 8 to present a periodic report summary of a user's current net worth. In this example, both assets and liabilities are graphically illustrated and color-coded to individual categories of assets or liability. (Page 56, lines 11-16) Applicant argues that Starr fails to teach an internal software module, as claimed. Column 11, lines 1-12, of Starr teaches that a *user* may download information onto a desktop accounting program. Applicant points out this account information are

only completed transactions and the accounting program is an external program on the
subscriber's computer and is not part of Starr's system.

Fifth element:

a bill-payment module having at least one display interface for enabling viewing and
initiation of payment action regarding current billing data; and

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20
to column 11, line 12.

Sixth element:

an account-alert module having at least one display interface for reporting time and event
sensitive account alerts related to changes in account data due to occurring events or pre-
configured time parameters;

The Examiner relies upon Starr's teachings in column 6, line 12-52 and column 9 line 20
to column 11, line 12.

An Account Alerts module 213 is provided within interface 211 of applicant's
invention and is adapted to display various types of user-configured alerts that may be
applied to a wide range of user account types. (page 54, lines 2-5) As argued above on
behalf of applicant's claimed calendar module, Starr fails to teach tracking time and event
sensitive data occurring at financial accounts.

Seventh element:

wherein the data sources are external business Web sites where an individual user holds
accounts requiring at least the individual's user name and password to access the data and
the software modules are selectively interlinked and enabled to communicate with other
modules exchanging data in such a way that the data incorporated in the software
modules may be affected by actions performed in the other related modules, and the user

is enabled to navigate and conduct transactions and reporting between the modules via the single user interface.

Applicant argues the Examiner fails to provide a specific portion of Starr's disclosure teaching the above functional limitation of applicant's claim 1. In the "Response to Arguments" portion of the Office Action the Examiner states; "Starr does inherently teach these modules as *would have been envisioned* by the applicant (*note: the applicant didn't envision these modules, the applicant claimed these modules*) because Starr obtains or retrieves various types of financial information from a plurality of different external data sources or business Web sites and stores these financial data in different modules or memory or subprograms for easy access, retrieval or data manipulation as these are inherent features of database techniques. Furthermore, when storing this information in different databases or data modules or subprograms, the objective is to exchange data among them so as to update, retrieve and share information among them. These are well known database techniques which are inherently applied in the system of Starr."

Applicant points out because Starr neglects to teach the various functions and functional modules as claimed, or storing types of information included in the functioning of the claimed modules, the 'inherency' argument used by the Examiner cannot prevail. (see "inherent" argument above)

Applicant teaches that interface 211 provides various sub-modules interlinked with each other through database reporting engine 155 of Fig. 8 such that they may share overlapping data and cooperate with each other in prioritized or other fashions with regard to the presentation and reporting of data that may be associated or linked to more than one of the individual modules.

Merit rejection under 35 U.S.C. 103(a):

Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Starr.

Examiner's rejection:

The financial system and method of Starr are discussed above. Starr does not explicitly teach an account-bookmarks module having at least one interface for listing URLs of the plurality of data sources. The system of Starr is an Internet based system containing a web browser and the ability to save and list URLs of the plurality of data sources. Having an account-bookmarks module as claimed would have been obvious to one of ordinary skill in the art at the time of the invention to provide in the system of Starr in order to provide a quick storage of the URLs for fast and easy access of the data sources. Monitoring travel plans is not explicitly taught by Starr. It is noted that the system of Starr is directed to integrating aspects and financial information of a business or individual. The individual would certainly like to travel for business or pleasure. Incorporating the management of travel information related to traveling plans or cost related to travel data in the system of Starr would have been obvious to one of ordinary skill in the art to do. The motivation would have been to track and monitor most financial aspects of an individual or business as such is the intended goal of Starr.

Applicant's response:

9. (Original) The software suite of claim 8, further comprising:

a communications module having at least one interface for reporting existence of new communications events;

an account-bookmarks module having at least one interface for listing URLs of the plurality of data sources; and

a travel-planning module having at least one interface for enabling configuration and initiation of travel plans.

Applicant teaches a Communications module 223 is provided within interface 211 and adapted to report parameters associated with a user's online communications applications. An Account Bookmarks module 225 is provided within interface 211 and adapted to list all of a user's Web services in the form of hyperlinks, which are enhanced with automatic login functionality (known to inventor). (page 54, lines 16-24) Applicant

also teaches a Travel Planning module 229 is provided within interface 211 and adapted to enable a user to initiate, create, and manage travel itineraries including all parameters related to ticket purchase, hotel accommodations, car rentals, and other related tasks. (page 54, lines 25-28)

Applicant argues that Starr is not directed to "integrating aspects and financial information of a business or individual" as stated by the Examiner. Starr specifically teaches managing and processing financial transactions of a small business and does not expand beyond initiating and recording currency exchanges between a cash account held by the subscriber and service providers, and storing completed transactions. It is not an intended goal of Starr to track and monitor most financial aspects of an individual or business. Applicant respectfully requests the Examiner point out specifically what column and line number of Starr incorporates this teaching. As argued above, every element of applicant's claim limitations must be directly or inherently taught in the art to support a valid 102 rejection. There is no mention of software modules for travel or communicating as claimed above in the art of Starr. There is no motivation to provide bookmarks because Starr teaches accessing the database for communication path set up submitting an electronic instruction. The subscriber in Starr does not navigate to Web sites, so a bookmark module would have no function in the art of Starr.

Merit rejection 35 USC § 101

Claims 1-9 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non- statutory subject matter.

Examiner's rejection:

Claims 1-9 recite a software comprising various types of modules for performing various types of functions. Software or computer program not claimed as embodied in computer media executable by a processor or a computer are descriptive material per se are not statutory because they are neither physical "thing" nor statutory processes. Claims 1-9 recite a computer software or various modules for enabling viewing and manipulation of

aggregated data compiled from a plurality of external data sources. These modules are softwares for performing the various recited functions. These modules or software(s) as claimed do not define any structural and functional interrelationships with a general purpose computer for permitting the claimed functions to be realized. In contrast, a statutory claim would define structural and functional interrelationships between data structures or functional parts and a computer for performing the data functions to be realized. Thus claims 1-9 are rejected as being non-statutory.

The software suite as claimed does not recite as being embodied on a computer readable medium to be executed by a processor or a computer and therefore fails to recite a useful, concrete and tangible result.

Applicant's response:

Applicant believes this rejection is no longer valid as the preamble of claim 1 clearly recites; " A software suite installed on a computer appliance for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access, comprising:" Applicant argues that the claim recites software operating on a computer medium, therefore the Examiner's rejection is incorrect.

As extensively argued above, Starr fails to teach all of the limitations in applicant's independent claims 1, 11 and 20, therefore the case of a prima facie case of anticipation has not been made by the Examiner and the claims are patentable. Dependent claims 2-9, 12-16, 18-19 and 21-26 are patentable on their own merits, or at least as depended from a patentable claim.

Summary

As all of the claims standing for examination have been shown to be patentable over the art of Starr, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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